

**Information to identify the case:**

Debtor 1	Rose Calabrese	Social Security number or ITIN xxx-xx-3070
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 22-13160-KCF		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Rose Calabrese

7/22/22

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Rose Calabrese  
Debtor

Case No. 22-13160-KCF  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Jul 22, 2022

Form ID: 318

Total Noticed: 18

The following symbols are used throughout this certificate:

**Symbol** **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2022:**

Recip ID	Recipient Name and Address
db	Rose Calabrese, 97 Courtshire Dr, Brick, NJ 08723-7137
519560406	01 Comenity Capital Bank Healthip, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
519560408	CC Holdings Services, Attn: Card Services, PO Box 9201, Old Bethpage, NY 11804-9001
519560411	+ Credit One Bank N.A., Midland Funding Att: Bankruptcy, 350 Camino de la Reina, San Diego, CA 92108-3007
519560416	Resurgent, Greenville, SC 29601

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 22 2022 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 22 2022 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519560407	EDI: CAPITALONE.COM	Jul 23 2022 00:43:00	Capital One Bank USA N, Attn: Bankruptcy, PO Box 31293, Salt Lake City, UT 84131-0293
519560409	EDI: CITICORP.COM	Jul 23 2022 00:43:00	Citicards Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
519560410	EDI: CITICORP.COM	Jul 23 2022 00:43:00	Citicards DBNA, Centralized Bk Dept, PO Box 790034, Saint Louis, MO 63179-0034
519560412	EDI: CITICORP.COM	Jul 23 2022 00:43:00	Home Depot/Citibank, N.A., PO Box 790328, Saint Louis, MO 63179-0328
519560413	EDI: HFC.COM	Jul 23 2022 00:43:00	Hsbc Bank, PO Box 2013, Buffalo, NY 14240-2013
519560414	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 22 2022 20:55:04	Merrick Bank Corp, Customer Service, PO Box 9201, Old Bethpage, NY 11804-9001
519560415	Email/Text: bankruptcydpt@mcmcg.com	Jul 22 2022 20:45:00	Midland Credit Managem, 320 E Big Beaver Rd, Troy, MI 48083-1238
519560417	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 22 2022 20:46:00	Select Portfolio Servicing, Bankruptcy Department, PO Box 65250, Salt Lake City, UT 84165-0250
519560418	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 22 2022 20:46:00	Select Portfolio Svcin, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
519560419	Email/Text: ClericalSupport@tenagliahunt.com	Jul 22 2022 20:45:00	Tenaglia & Hunt, PA, 395 W Passaic St Ste 205, Rochelle Park, NJ 07662-3016
519560420	EDI: CITICORP.COM	Jul 23 2022 00:43:00	Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 24, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor U.S. Bank NA successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, as trustee, on behalf of the holders of the WaMu Mortgage Pass-Through Certificates, Series 2006-AR11 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Frank J. Fischer	on behalf of Debtor Rose Calabrese rugger52@aol.com btassillo@aol.com
Karen E. Bezner	Kbez@bellatlantic.net NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
U.S. Trustee	USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 4